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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re: NORDMOE, REBECCA L	§ Case No. 09-70386
	§
	§
Debtor(s)	§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on February 10, 2009. The undersigned trustee was appointed on *bad date*.
 - 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A.**

4. The trustee realized the gross receipts of	\$	6,000.24
Funds were disbursed in the following	amounts:	
Administrative expenses		0.00
Payments to creditors		0.00
Non-estate funds paid to 3rd Parties		0.00
Payments to the debtor		0.00
Leaving a balance on hand of $\frac{1}{2}$	\$	6,000.24

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

- 6. The deadline for filing claims in this case was 09/25/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
 - 7. The Trustee's proposed distribution is attached as **Exhibit D**.
- 8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,350.02. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,350.02, for a total compensation of \$1,350.02. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/17/2010	By:/s/BERNARD J. NATALE
	Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Exhibit A

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Form 1 **Individual Estate Property Record and Report Asset Cases**

(330370)**Case Number: 09-70386** Trustee: BERNARD J. NATALE

Case Name: NORDMOE, REBECCA L Filed (f) or Converted (c): 02/10/09 (f)

§341(a) Meeting Date: 03/18/09

Period Ending: 03/17/10 Claims Bar Date: 09/25/09

	1	2	3	4	5	6
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Associated Bank/ checking	201.00	0.00	DA	0.00	FA
2	Misc. household goods and furnishings	800.00	0.00	DA	0.00	FA
3	Clothing and personal items	700.00	0.00	DA	0.00	FA
4	Term Life Insurance Policy- no cash value	0.00	0.00	DA	0.00	FA
5	Interest in 401K Plan	5,130.00	0.00	DA	0.00	FA
6	Four shares in Wal Mart stock	210.00	0.00	DA	0.00	FA
7	2008 Mazda M3	11,550.00	0.00	DA	0.00	FA
8	PREFERENCE (u)	0.00	6,000.00		6,000.00	FA
9	Associated Bank - Duplication	0.00	0.00		0.00	0.00
10	Misc. household goods - Duplication	0.00	0.00		0.00	0.00
11	Clothing and personal items - Duplication	0.00	0.00		0.00	0.00
12	Term Life Insurance Policy- Duplication	0.00	0.00		0.00	0.00
13	Interest in 401K Plan - Duplication	0.00	0.00		0.00	0.00
14	Four shares in Wal Mart stock - Duplication	0.00	0.00		0.00	0.00
15	2008 Mazda M3 - Duplication	0.00	0.00		0.00	0.00
Int	INTEREST (u)	Unknown	N/A		0.24	FA
16	Assets Totals (Excluding unknown values)	\$18,591.00	\$6,000.00		\$6,000.24	\$0.00

Major Activities Affecting Case Closing:

FRAUDULENT CONVEYANCE SETTLED AND AWAITING PAYMENT OF PROCEEDS.

Initial Projected Date Of Final Report (TFR): Current Projected Date Of Final Report (TFR): December 31, 2010 March 8, 2010 (Actual)

Exhibit B

Form 2 Page: 1 Cash Receipts And Disbursements Record

Case Number: 09-70386

Trustee: BERNARD J. NATALE (330370)

 Case Name:
 NORDMOE, REBECCA L

 Bank Name:
 JPMORGAN CHASE BANK, N.A.

Account: ***-*****02-65 - Money Market Account

Taxpayer ID #: 35-6826997 **Blanket Bond:** \$552,000.00 (per case limit)

Period Ending: 03/17/10 Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
01/29/10	{8}	Title Underwriters Agency/for Jay Nordmoe	Payment on Preference	1241-000	6,000.00		6,000.00
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		6,000.20
03/05/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		6,000.24
03/05/10		To Account #******0266	Transfer for Final Account	9999-000		6,000.24	0.00

 ACCOUNT TOTALS
 6,000.24
 6,000.24
 \$0.00

 Less: Bank Transfers
 0.00
 6,000.24

 Subtotal
 6,000.24
 0.00

 Less: Payments to Debtors
 0.00

 NET Receipts / Disbursements
 \$6,000.24
 \$0.00

{} Asset reference(s) Printed: 03/17/2010 09:37 AM V.11.54

Exhibit B

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Form 2 **Cash Receipts And Disbursements Record**

Trustee:

Case Number: 09-70386

BERNARD J. NATALE (330370)

Case Name: NORDMOE, REBECCA L Bank Name: JPMORGAN CHASE BANK, N.A.

Account:

-*02-66 - Checking Account

Taxpayer ID #: 35-6826997 Blanket Bond: \$552,000.00 (per case limit) Period Ending: 03/17/10

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
03/05/10		From Account #*******0265	Transfer for Final Account	9999-000	6,000.24	*	6,000.24

ACCOUNT TOTALS 6,000.24 0.00 \$6,000.24 Less: Bank Transfers 6,000.24 0.00 0.00 0.00 Subtotal Less: Payments to Debtors 0.00 **NET Receipts / Disbursements** \$0.00 \$0.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****02-65	6,000.24	0.00	0.00
Checking # ***-****02-66	0.00	0.00	6,000.24
•	\$6,000.24	\$0.00	\$6,000.24

{} Asset reference(s) Printed: 03/17/2010 09:37 AM V.11.54 Case 09-70386 Doc 25 Filed 03/18/10 Entered 03/18/10 08:16:16 Desc Main Document Page 6 of 9

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Claims Proposed Distribution

Case: 09-70386 NORDMOE, REBECCA L

Report Includes ONLY Claims with a Proposed Distribution

\$6,000.24 \$6,000.24 \$0.00 Case Balance: **Total Proposed Payment:** Remaining Balance: Paid **Amount Amount** Claim Proposed Remaining to Date Filed Allowed Balance Funds **Payment** Claim # **Claimant Name** Type BERNARD J. NATALE, LTD. Admin Ch. 7 8.03 8.03 0.00 8.03 8.03 5,992.21 <3120-00 Attorney for Trustee Expenses (Trustee Firm)> BERNARD J. NATALE, LTD. Admin Ch. 7 0.00 2,118.75 2,118.75 2,118.75 2,118.75 3,873.46 <3110-00 Attorney for Trustee Fees (Trustee Firm)> BERNARD J. NATALE Admin Ch. 7 1,350.02 1,350.02 0.00 1,350.02 1,350.02 2,523.44 <2100-00 Trustee Compensation> **CLERK OF THE** Admin Ch. 7 250.00 250.00 0.00 250.00 250.00 2,273.44 BANKRUPTCY COURT <2700-00 Clerk of the Court Costs (includes adversary and other filing fees)> 0.00 1 FIA Card Services, NA/BAC Unsecured 10,643.35 10,643.35 10,643.35 1,626.94 646.50 Recovery Mgmt Systems Corp Unsecured 2 0.00 4,229.40 4,229.40 4,229.40 646.50 0.00

CASE SUMMARY

\$18,599.55

\$0.00

\$18,599.55

\$6,000.24

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$3,726.80	\$3,726.80	\$0.00	\$3,726.80	100.000000%
Total Unsecured Claims :	\$14,872.75	\$14,872.75	\$0.00	\$2,273.44	15.285942%

\$18,599.55

Total for Case 09-70386:

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-70386

Case Name: NORDMOE, REBECCA L Trustee Name: BERNARD J. NATALE

Claims of secured creditors will be paid as follows:

Claimant Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason	/Applicant	Fees		Expenses	
Trustee	BERNARD J. NATALE	<u> </u>	1,350.02	\$	
Attorney for trustee	BERNARD J. NATALE, LTD.	<u>\$</u>	2,118.75	\$	8.03
Appraiser		_ <i>\$</i>		\$	
Auctioneer		<u> </u>		\$	
Accountant		<u> </u>		\$	
Special Attorney for trustee	r 	\$		\$	
Charges,	U.S. Bankruptcy Court	\$	250.00	\$	
Fees,	United States Trustee	<u> </u>		\$	
Other		<u> </u>		\$	

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant Fees Expenses

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Attorney for debtor	\$	\$
Attorney for	<u>\$</u>	\$
Accountant for	<u>\$</u>	\$
Appraiser for	<u>\$</u>	\$
Other	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number Claimant

Allowed Amt. of Claim Proposed Payment

N/A

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 14,872.75 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.3 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allo	wed Amt. of Claim	Prop	osed Payment
1	FIA Card Services, NA/BAC	\$	10,643.35	\$	1,626.94
2	Recovery Mgmt Systems Corp	\$	4,229.40	\$	646.50

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number Claimant Allowed Amt. of Claim Proposed Payment

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N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim Number Claimant

Allowed Amt. of Claim Proposed Payment

N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.